February 4, 2011 PUBLIC NOTICE # 2011-05

PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-1193	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CUSTOM CASUALTY	
11-1152	0000	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SELECT	
11-1314	0000	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ALLIANCE UNITED SELECT	
11-1129		AMERICAN ALTERNATIVE INSURANCE CORPORATION	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	3
11-1143		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
11-1239	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	LIGHT AIRCRAFT DIVISION(LAD)	
11-1324	1346	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DIRECTORS & OFFICERS LIABILITY	0
11-1277		AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-1255	0303	AMERICAN SUMMIT INSURANCE COMPANY	PERSONAL	FIRE	NEW PROGRAM	VACANT DWELLING	0
11-1215		ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARGO EXECOVER PUBLIC	
11-1121	3548	ATHENA ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-1272		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY	
11-1261	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACTORS POLLUTION	0
11-1198	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AFB A&E MEDIA TECH INS.	0
11-1235	0000	BROTHERHOOD MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-1287	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	EMPLOYMENT PRACTICES LIALBILITY	4.2
11-1109		CHICAGO INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	NONE	_
11-1116	0761	CHICAGO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0

^{*} If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-1293	0088	CITIZENS INSURANCE COMPANY OF AMERICA		OTHER LIABILITY	RATE	DURABLE MEDICAL EQUIPMENT	0
11-1331	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-1177	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CPCIC	0
11-1189	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CPCIC	
11-1337	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	CPCIC HIGH VALUE	0
11-1338	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	CLASS PLAN	CPCIC HIGH VALUE	
11-1328		CRESTBROOK INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	NONE	0
11-1224		CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MAINSTREET	
11-1197	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	VARIOUS	
11-1307	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-1141		ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-1157		ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - D&O DIC	0
11-1161	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	0
11-1199	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	16.68
11-1340	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-15
11-1202	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	16.68
11-1341	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-15
11-1167	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0

^{*} If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-1265	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.4	0
11-1195	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-1309		GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD (OTHER THAN PUBLIC LIVERY)	0
11-1303	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-1332	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-1247	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUS. POLICY FOR WINERIES	
11-1248	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUS. POLICY FOR WINERIES	
11-1249	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUS. POLICY FOR WINERIES	
11-1250	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	FORMS	SELECT BUS. POLICY FOR WINERIES	
11-1162	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-1295	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	DURABLE MEDICAL EQUIPMENT	0
11-1296	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	DURABLE MEDICAL EQUIPMENT	0
11-1284	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- UNIVERSAL EXCESS SIMPLIFIED	0
11-1155		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ENTERTAINMENT	0
11-1263	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS- ENTERTAINMENT	0
11-1301	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNERS	0
11-1194	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	CUSTOM CASUALTY	
11-1240	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	LIGHT AIRCRAFT DIVISION(LAD)	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-1333	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-1119		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	NONE	
11-1120		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	LAWYERS PROFESSIONAL LIABILITY	
11-1243		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME	
11-1244		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	CRIME	
11-1275		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT PROTECTION LIAB.	
11-1299		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	MANUAL	EQUIPMENT BREAKDOWN	
11-1329		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	EMPLOYMENT- RELATED PRACTICES	
11-1111		LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-1325		LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
11-1170	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0
11-1266	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.4	0
11-1168	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0
11-1267	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.4	0
11-1169	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0
11-1268	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.4	0
11-1171	0111	LM INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0
11-1269	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.4	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-1115	0785	MARKEL AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	DEDUCTIBLE REIMBURSEMENT	0
11-1315	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-1297	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	DURABLE MEDICAL EQUIPMENT	0
11-1257	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	SURGEONS AND COMPREHENSIVE LIAB.	
11-1241	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	LIGHT AIRCRAFT DIVISION(LAD)	
11-1334	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-1233		NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS · NON- CONTRACTORS	-7.28
11-1304	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-1335	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-1256	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-1281	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 8A - GENERIC ISO	4
11-1282	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 8A - GENERIC ISO	4
11-1254	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	ESSENTIAL	0
11-1117		NORTHBROOK INDEMNITY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	AUTOMOBILE PROTECTION (GAP) REIMB.	
11-1163	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-1145		NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	STANDARD & ALL PROGRAMS	0
11-1201		NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	STANDARD & ALL PROGRAMS	1.08
11-1273	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	BOOM & CRANE	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-1308	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
11-1164	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-1305	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-1306	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-1253	0796	QBE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RATE	ESSENTIAL	0
11-1291	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	GENERAL COMMERCIAL	
11-1196	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-1122	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-1123	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-1124	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-1237	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	INVESTMENT ADVISERS E & O	8.77
11-1125	3548	ST. PAUL PROTECTIVE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-1292	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CHEMPLAN	
11-1191	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIABILITY	RATE	AUTO EXPRESS	-4.8
11-1321	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-1322	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-1285	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- UNIVERSAL EXCESS SIMPLIFIED	
11-1339	0091	TWIN CITY FIRE INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	AFFINITY	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-1271	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	V3 AUTO DEALERS PACKAGE	0
11-1289	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT DIRECTORS & OFFICERS LIABILITY	
11-1165	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-1245	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	VIKING	0
11-1318	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	DAIRYLAND	0
11-1319		WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	CONTRACTORS	-19.5
11-1113	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
11-1280	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 8A - GENERIC ISO	4
11-1187		XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB REGULAR A&E	0
11-1251	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. SMALL FIRM A&E	0
11-1316	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	IG INC. PURCHASING GROUP	

119 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS